

Different Kinds of Senior Housing

As fall approaches, some seniors will review whether they want to stay in their homes or move to a place where they won't have to shovel, thaw pipes or pay heating bills. This is a good time to review the types of housing choices available in the Newton area. These are the basic types of accommodations:

Senior Apartments (senior housing) - are multi-unit, *rental*, residential properties for persons 60 (62) years and older or younger disabled. Senior apartments, for the most part, don't have central dining facilities or serve meals. They may offer community rooms, social activities and other amenities. There are some exceptions in Newton so compare.

These apartments can have low-income or moderate-income subsidies or be full market rental rate. There are also 55+ buildings in Needham & Wellesley.

Retirement Communities are **independent living** communities which are age restricted, multi-unit properties with central dining facilities that provide residents, as part of their monthly fee, access to meal(s) and other services such as housekeeping, linen service, transportation, and social and recreational activities. There are very few units available to low income or moderate income persons and those that are available may not have meals or other services provided.

Life care or Continuing Care Retirement Communities (CCRCs) – include a combination of independent living, assisted living and skilled nursing services (or independent living and skilled nursing) available to residents all on one campus. Resident payment plans vary and include an entrance fee, rental and condo/coop programs. There are no subsidies for these facilities.

Assisted Living Residences are state regulated properties that provide the same services as independent living communities, but also provide supportive care from trained employees to residents who are unable to live independently and require assistance with activities of daily living including management of medications, bathing, dressing, toileting, ambulating and eating. There are a few units which have a state subsidy for Medicaid eligible seniors.

Alzheimer's/Dementia Care Facilities- are state licensed settings that specialize in caring for those with Alzheimer's disease or related dementias. These can be either assisted living facilities or skilled nursing homes. The cost is higher for these assisted living units. Long term care insurance may pay part of the cost.

Skilled nursing & rehabilitation facilities – provide skilled nursing & rehabilitation as well as custodial care for medically frail persons.

If you want more information about particular facilities or would like to explore what choices might best suit your needs, call Kathy Laufer at 617-796-1663 or Meghan Kennedy at 617-796-1672 for a consultation at the senior center or your home.